Extended Abstract

Background and Objectives:

The banking sector in India is very crucial for economic growth, stability, and financial inclusion, playing a vital role in mobilizing savings, facilitating investments, and enabling economic activities. At present, India's economy is rapidly growing and that banks have recognized for their contribution to the country's progress. Bank's performance is based on several factors, training and development is one of them. The effectiveness of training programs and the enhancement of employee performance as a result of them are critical to the bank's success. Actually, employees in banks are entrusted with different roles and responsibilities therefore, it is essential to train employees to discharge their responsibilities efficiently.

Therefore, it becomes necessary to identify training needs of the employees in bank. And, for this purpose, the present study tries to analyze the impact of training and development programmes on the employees of selected public and private sector banks of India.

In this backdrop, the study is to examine and contrast the effects of training and development initiatives on the staff of several Indian public and private banks. This research additionally investigates for connections between training and development programmes and how they influence both organizational development and employee efficiency. This study is conducted mainly to investigate the impact of training and development programmes on the employees of selected public and private sector banks of India.

The present study is designed with the following specific objectives:

1. To analyze the existing training and development (T&D) programs and practices implemented by selected Indian commercial banks;

2. To examine the impact of employee training and development on both employee performance (including work satisfaction, skill development, turnover intention, and attitudes) and organizational performance (measured in terms of profitability, revenue generation, and growth) of Indian commercial banks;

3. To conduct a comparative analysis of training and development programs, training methodologies, and their outcomes in public sector banks (State Bank of India and UCO Bank) and private sector banks (HDFC Bank and Bandhan Bank);

4. To identify the strengths, weaknesses, opportunities, and challenges (SWOC) associated with current T&D practices in both public and private sector banks;

5. To propose a comprehensive and innovative training and development framework/model suitable for improving bank performance and aligning employee development with organizational goals in the evolving post-COVID banking environment.

Methodology:

The study focuses on employees working in SBI, UCO Bank, HDFC Bank, and Bandhan Bank, with branches located in West Bengal. The target population includes both managerial and non-managerial employees, ensuring a diverse representation of perspectives. A total of 405 responses have been collected from these banks, providing a comprehensive dataset for conducting the present study.

To be included in the study, participants must meet the following criteria:

- Hold a managerial or non-managerial position within the selected banks.
- Be within the age range of 26 to 55 years.

- Possess a total work experience of 5 to 25 years.
- Identify as male, female, or third gender.

Sampling Technique

A purposive sampling method, followed by random sampling, is employed to ensure a fair and representative selection of respondents. The purposive sampling ensures that only eligible employees meeting the predefined criteria are considered, while random sampling enhances the objectivity of participant selection. Employees from multiple branches across West Bengal are included to improve the study's reliability and generalizability.

Data Collection

Data collection in research refers to the systematic process of gathering information from various sources to analyze and draw conclusions about a study's objectives. A well-structured data collection process helps in reducing biases, enhancing validity, and ensuring that the research findings are credible and applicable. This section consists of types of data and methods of data collection.

Types of Data

The study primarily relies on primary data collected directly from employees of commercial banks, namely SBI, UCO Bank, HDFC Bank, and Bandhan Bank, working at various levels across different branches in West Bengal. This firsthand data provides valuable insights into employee experiences, perceptions, and the impact of training and development programs on their performance. Additionally, any necessary secondary data was obtained from relevant websites, books, journals, and other credible sources to support and validate the research findings.

Methods of Data Collection

A survey-based questionnaire has been prepared to collect data to identify and relate the factors that are present in the issue. Designing and developing a questionnaire that is **useful, efficient, and psychometrically sound** for empirical research is a challenging process, as it requires ensuring **validity, reliability, and clarity** in capturing the intended information.

In this context, a total of four sets of structured questionnaires were developed, targeting the sample population comprising Officers and Clerical Cadre at branch levels, as well as HR Managers and Training Faculties at the Head Offices of the banks. Each questionnaire has been divided into two parts to ensure a comprehensive approach to data collection.

- Schedule – A consists of questions designed to gather general information about the participants, including demographic details and background information related to the conduct of training and development programs in their respective organizations.
- Schedule – B is structured based on a 5-point Likert scale, ranging from "1 = Strongly Disagree" to "5 = Strongly Agree," to assess respondents' level of agreement or disagreement with specific statements. This section captures insights on three key aspects:

  A. Status of present training and development programs,

  B. Effectiveness of current training and development methods and practices, and

  C. Impact of training on performance enhancement.

Findings:

The contents of the study have been divided into seven chapters. The first chapter of the thesis is about the background of the study. Besides that, significance of the study, statement of the problem, research gaps, objectives of the study, and hypotheses of the study has been

mentioned and adopted therein. Chapter one presents a comprehensive introduction to the study, highlighting the critical role of training and development (T&D) in enhancing employee and organizational performance in the Indian banking sector. It emphasizes that, in the face of increasing competition, rapid technological advancements, and evolving customer expectations, banks must invest in strategic T&D initiatives to remain competitive and efficient. The chapter underscores that T&D significantly improves employee skills, knowledge, satisfaction, motivation, and overall productivity, which directly impacts organizational success. It also identifies key research gaps, including the lack of comparative studies between public and private sector banks, limited focus on the design and evaluation of training programs, and the need to examine T&D effectiveness in the post-COVID banking landscape. Furthermore, the chapter outlines specific objectives of the study, such as analyzing existing T&D practices, evaluating their impact on employee and organizational performance, conducting comparative analyses, and proposing an innovative T&D framework. The hypotheses to be tested and an overview of the Chapteriziation of the thesis are also provided.

After that, an exhaustively and completely review of literature has been done in chapter two based different aspects considering international as well as Indian literature. Chapter two presents an extensive review of the literature on training and development in the banking sector. The review highlights that effective T&D enhances employee skills, knowledge, and abilities, leading to improved organizational performance, efficiency, and customer service. Well-designed and effectively implemented T&D programs are associated with higher employee satisfaction, motivation, and retention. However, the review identifies significant research gaps, including a lack of comparative studies between public and private sector banks in India, limited focus on the design, delivery, and evaluation of training programs, and insufficient research on the adaptation of T&D to technological advancements and post-

pandemic challenges. The present study seeks to address these gaps by analyzing and comparing T&D practices across selected banks in West Bengal, focusing on their effectiveness, challenges, and alignment with emerging banking needs.

Then, chapter three discusses the research methodology, which outlines the research design, sample design, data collection, and data analysis tools used in the study. Chapter four starts the main segment of thesis and it contains the discussion on the theoretical framework of training and development scenario in banking sector in India, which provides a theoretical framework for training and development programmes in the banking sector. This chapter first examines the global trends, frameworks, and best practices before narrowing the discussion to the Indian context, analyzing key initiatives, challenges, and future directions.

The present status of training and development programs in selected Indian banks, namely Bandhan Bank, Housing Development Finance Corporation (HDFC) Bank, United Commercial (UCO) Bank, and State Bank of India (SBI) has been discussed thoroughly in chapter five. Chapter six is the core empirical data analysis of the thesis. The objective of chapter six is to investigate the effectiveness of training practices and its influence on employee performance, satisfaction, and career advancement in the selected banks. The last chapter of the thesis i.e. chapter seven concludes the study with findings and policy implications.

Moreover, the study emphasizes the importance of using Key Performance Indicators (KPIs) and financial metrics to assess the impact of employee training on bank performance. KPIs, such as earning assets, cost of funds, Return on Average Assets (ROAA), and Return on Average Equity (ROAE), reflect strategic objectives, while financial metrics provide insights into operational performance. Although international studies have established a positive relationship between employee development and improved bank performance, India's diverse

banking landscape necessitates further comprehensive research to understand how training impacts performance when measured through KPIs and financial indicators.

Thus, as Indian banks continue to evolve and face emerging challenges, strategic investments in training and development will remain pivotal for sustaining growth, compliance, operational efficiency, and customer satisfaction. A technology-driven, inclusive, and adaptive training framework – as proposed in this study – is essential to ensure that employees are equipped to meet the fast-changing demands of modern banking and contribute effectively to organizational success. Future research can build upon these findings to design more adaptive and scalable T&D models aligned with India's evolving banking environment.

Thus, it can be concluded that people want value for money that they spend and want great service. If they do not get it, they will not give second chances as they have wide scope. A highly quality services depends upon how human resources is trained and developed to handle the competition in the emerging market. It is, therefore imperative to have different methods of training of training in banking sector. This helps employees socialize into their profession via formal and informal process that shapes how they see themselves and how their employees, peers and customers see them. The various banks in India could shed light of training and development atmosphere prevalent in their areas. Training is essential because technology is developing continuously and at a first rate. Employees of the bank have to adapt to technological changes, improve products and services quality and boost productivity to stay in competition.

The importance of training as means of improving productivity is readily recognized. Skills required for one job can be transferred to another job. It is can be modified and supplemented. Training plays large part in determining the effectiveness and efficiency of the

establishment. The role of training is going to be very different from what it was in the past. Intellectual capital is becoming main generator of wealth both for individuals and for the organization, as the economy is shifting towards knowledge economy. Training has become a major tool to retain employees for any service sector including banking sector. Well-designed training program with clear career path increases the job satisfaction among the young professional and help them in becoming efficient and effective at the work place. Banks are now aligning business goals with training costs. But what is more important is, is the development of the skills of middle management. The objective of the banking polices process and programmes for the delivery of training is to achieve its HRD strategies by ensuring the availability of skilled and competent employees to meet its present and future requirement. Training and development are essential to remover performance deficiencies of the employees. There are two ways in which training and development influences performance. First, they improve the skills of the people for specific job requirement and secondly, they add to the job satisfaction. Therefore, it is more imperative for the organizations which are adopting proactive HRM approach, to display a culture of right attitude and behavior in order to achieving desired goal. Training policies are becoming more sophisticated and comprehensive containing all the ingredients that go in making the organization world class.

However, the findings of the study are expected to be very effective for the whole banking sector, irrespective of public banks as well as private banks of India. The findings of the study may also be helpful for the Government to frame policies for the development of banking sector and provide assistance accordingly to the banks.

Conclusion and Contributions:

From this study, it can be concluded that people want value for money that they spend and want great service. If they do not get it, they will not give second chances as they have wide scope. A highly quality services depends upon how human resources is trained and developed to handle the competition in the emerging market. It is, therefore imperative to have different methods of training of training in banking sector. This helps employees socialize into their profession via formal and informal process that shapes how they see themselves and how their employees, peers and customers see them. The various banks in India could shed light of training and development atmosphere prevalent in their areas. Training is essential because technology is developing continuously and at a first rate. Employees of the bank have to adapt to technological changes, improve products and services quality and boost productivity to stay in competition. The importance of training as means of improving productivity is readily recognized. Skills required for one job can be transferred to another job. It is can be modified and supplemented. Training plays large part in determining the effectiveness and efficiency of the establishment.